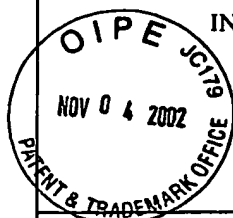


FORM PTO-1449
(REV. 7-80)U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
40920/1:2APPLICATION NO.
09/990,123INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

APPLICANTS

Albert R. DiPiero

FILING DATE

11/21/2001

GROUP

2161 3626

U.S. PATENT APPLICATIONS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
V.F.	AA	US 2001/0037223 A1	11/01/01	Beery et al.	705	4	01/09/01
V.F.	AB	US 2001/0037214 A1	11/01/01	Raskin et al.	705	2	03/05/01
V.F.	AC	US 2001/0051906 A1	12/13/01	Esposito	705	35	05/01/01

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
V.F.	AD	6 0 4 4 3 5 2	03/28/00	Deavers	705	4	
V.F.	AE	6 0 6 7 5 2 2	05/23/00	Warady et al.	705	2	
V.F.	AF	6 1 0 8 6 4 1	08/22/00	Kenna et al.	705	35	

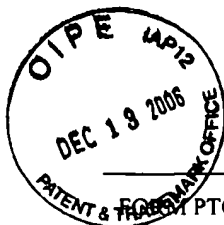
FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
	AG						
	AH						
	AI						

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

	AJ	
	AK	
	AL	
	AM	
	AN	
	AO	
	AP	
EXAMINER	<div style="text-align: right;"> RECEIVED NOV 07 2002 GROUP 3600 </div>	
	DATE CONSIDERED	8/14/06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Sheet 1 of 6

PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. 0185418	SERIAL NO. 09/990,123
	APPLICANT Dipiero, et al.	
	FILING DATE November 21, 2001	GROUP 3626

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLA SS	SUBCLASS	FILING DATE IF APPROPRIATE
V.F	US-2002/0087444	07-2002	DiPiero, et al.	705	35	
	US-5,802,500	09-1998	Ryan et al.	705	36R	
	US-6,235,176	05-2001	Schoen et al.	705	4	
	US-2002/0152097	10-2002	Javors, Jonathan R.	705	2	
	US-6,014,632	01-2000	Gamble et al.	705	4	
	US-2001/0034618	10-2001	Kessler et al.	705	4	
	US-6,434,531	08-2002	Lancelot et al.	705	3	
	US-5,136,502	08-1992	Van Remortel et al.	705	2	
	US-5,884,275	03-1999	Peterson et al.	705	7	
	US-2002/0149616	10-2002	Gross et al.	715	745	
	6,067,522	05-23-2000	Warady et al.	705	2	
	2002/0095316 A1	07-18-2002	Toan et al.	705	4	
	2002/0069085 A1	06-06-2002	Engel et al.	705	2	
	2002/0049617 A1	04-25-2002	Lencki et al.	705	4	
	2002/0010597 A1	01-24-2002	Mayer et al.	705	2	
	5,950,169	09-07-1999	Borghesi et al.	705	4	
	6,125,354	09-26-2000	MacFarlane et al.	705	34	
V.F	6,151,586	11-21-2000	Brown	705	14	

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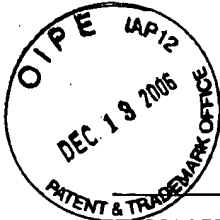
Vanel Frenel

DATE

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EXAMINER: Initial citation considered. Draw line through citation if not in the conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449)



Sheet 2 of 6

FORM PTO-1449

U.S. DEPARTMENT OF
COMMERCEPATENT AND
TRADEMARK OFFICEINFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.

0185418

SERIAL NO.

09/990,123

APPLICANT
Dipiero, et al.FILING DATE
November 21, 2001GROUP
3626

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLA SS	SUBCLASS	FILING DATE IF APPROPRIATE
V.F	6,163,770	12-19-2000	Gamble et al.	705	4	
	6,343,310 B1	01-29-2002	DiRienzo	709	200	
	6,735,569 B1	05-11-2004	Wizig	705	4	
	6,792,410 B1	09-14-2004	Donovan et al.	705	4	
	2005/0086075 A1	04-21-2005	Kachler et al.	705	2	
V.F	10/103,267	03-20-2002	Gupta	705	2	

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
					YES NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

V.F	VIVIUS a healthcare system: Questions & Answers; http://www.vivius.com/faqemployer.asp
	VIVIUS a healthcare system: Investors; http://vivius.com/partners.asp
	VIVIUS a healthcare system; Vivius Signs Agreement with Health Net to Provide Consumer-Driven Health Care Plan in Select U.S. Markets; http://www.vivius.com/PublicPressRelease.asp?PressRelease=59&type=
	HealthMarket Self Directed Health Plans: HealthMarket Answers Your Questions; https://healthmarket.com/N/HMIQA.jsp
	HealthMarket Self Directed Health Plans: The HealthMarket Advantage; https://www.healthmarket.com/N/hmAdv.jsp
	Definity Health: Personal Care Account; http://www.definityhealth.com/marketing/account/html
V.F	Definity Health: Consumer Control; http://www.definityhealth.com/marketing/advantage.html

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Sheet 3 of 6

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE	ATTY. DOCKET NO. 0185418	SERIAL NO. 09/990,123
PATENT AND TRADEMARK OFFICE		APPLICANT Dipiero, et al.	
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(Use several sheets if necessary)			

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

V.F		Definity Health: Join our team; http://www.definityhealth.com/marketing/z-AccountManager.html
↓		Lumenos: The Lumenos Program; http://www.lumenos.com/eprise/main/Public/Content/lumenos_program/at_a_glance
		Lumenos: Lumenos Brings Consumer-Driven Health Care Options to Benefitpoint®; http://www.lumenos.com/press/benefitpoint
↓		Lumenos: Chooses Siebel Systems to Provide Personalized Customer Service for; http://www.lumenos.com/press/siebel
V.F		National Center for Policy Analysis Idea House: NCPA - Health Issues - Defined Contribution Health Plans: Wave of the Future? http://www.ncpa.org/pi/health/pd121099c.html

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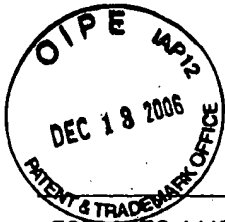
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DATE

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FORM PTO-1449

U.S. DEPARTMENT OF
COMMERCEPATENT AND
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STATEMENT BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.

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Dipiero, et al.FILING DATE
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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

V-F		National Center for Policy Analysis Idea House: NCPA Opinion Editorial – Level the Playing Field for U.S. Health Insurance; http://www.ncpa.org/oped/goodman/jcg122199.html
		National Center for Policy Analysis Idea House: NCPA Opinion Editorial – BradleyCare: Two Steps Forward Six Steps Back; http://www.ncpa.org/oped/goodman/jcg112299.html
		National Center for Policy Analysis Idea House: NCPA Opinion Editorial – Minimum Wage Hike and the Uninsured; http://www.ncpa.org/oped/goodman/jcg111199.html
		National Center for Policy Analysis Idea House: NCPA Opinion Editorial – Taxing the Poor; http://www.ncpa.org/oped/goodman/jcg102899.html
V-F		National Center for Policy Analysis Idea House: NCPA Opinion Editorial – Gore Health Plan: One Step Forward, Three Steps Back; http://www.ncpa.org/oped/goodman/jcg91499.html

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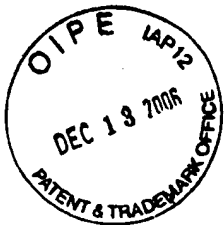
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FORM PTO-1449

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

V.F		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- New Entitlement Not Needed For Prescription Drugs; http://www.ncpa.org/oped/goodman/jcg81899.html
		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Protect Patients From Congress; http://www.ncpa.org/oped/goodman/jcg71299.html
		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- MSAs: South Africa Leads the Way; http://www.ncpa.org/oped/goodman/jcg7899.html
↓		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- America Already Has School Choice; http://www.ncpa.org/oped/goodman/jcg7799.html
V.F		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- A Bill to Save Social Security; http://www.ncpa.org/oped/goodman/jcg51799.html

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE	ATTY. DOCKET NO. 0185418	SERIAL NO. 09/990,123
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FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES NO

OTHER DOCUMENTS (Including Author, Title, Date Pertinent Pages, Etc.)

V.F		National Center for Policy Analysis Idea House: NCPA Opinion Editorial -- Reforming the U.S. Health Care System; http://www.ncpa.org/oped/goodman/jcg51099b.html
V.F		National Center for Policy Analysis Idea House: NCPA Opinion Editorial - Texas Already Has School Choice; http://www.ncpa.org/oped/goodman/jcg51099a.html

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